GIVING KNOWLEDGE EMPOWERING YOUTH

The Y’s impact in educating and nurturing our children.

2014 Annual Report
YMCA OF THE NORTH SHORE
DEAR FRIENDS,

At our Y, learning is a lifelong process. It is one we hold dearly and is core to our culture. “We educate and nurture children...”, these words are taken directly from our mission statement and represent an essential part of our Y’s community impact.

Every day, hundreds of children build confidence and make friends as they learn to swim, try new sports and explore their creativity in art and music. They gain knowledge through lesson plans taught by caring instructors dedicated to both developing talent and exposing each child to the Y’s core values of caring, honesty, respect and responsibility.

And there is so much more! With over 2,500 children enrolled, our Y is the largest provider of licensed childcare across our communities. From infant and toddler care to preschool and school-aged programs offered before and after school, our Y is dedicated to expanded learning experiences for all ages. We partner with our local school systems and jointly ensure that every child has extended learning opportunities in every community we serve. Our more than 75 certified teachers are passionate about education and committed to our kids.

And there is so much more! Learning continues into the summer with more than 6,000 children enjoying summer camp. Our camps incorporate specialized, evidence-based curriculums to ensure kids not only have fun, but are learning at the same time. We work tirelessly to ensure no child slides backwards in their learning over the summer months.

And there is so much more! Expanded education opportunities continue for teens with important life skill programming including job training and leadership development inside and outside of our dedicated centers. With an emphasis on social responsibility, teenagers learn how important it is to give back through community outreach programming.

The full scope of our impact wouldn’t be complete if we couldn’t include “all”. With the generosity of our 4,000 donors, we ensure that no one is turned away due to an inability to pay. With our financial aid assistance and specialized programs geared toward reducing the achievement gap, our Y is devoted to equalizing learning opportunities for all.

Our Y, it’s so much more!

Chris Lovasco
Chief Executive Officer

Jack Good
YNS Board President
LEARN HOW WE BUILD BRIGHTER FUTURES

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BUILDING BRIGHTER FUTURES

YMCA IMPACT ON EDUCATION

At the Y, we believe that all children have potential. The values and skills learned early on are vital building blocks for life and young people deserve an opportunity to discover who they are and what they can achieve. From the youngest in our early education programs to the teens in our leadership development initiatives, the Y gives kids and teens a safe place to belong, build confidence and learn positive behaviors grounded in our core values—caring, honesty, respect and responsibility.

OUR WORK IN ACTION

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>DESCRIPTION</th>
<th>REACH</th>
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<tbody>
<tr>
<td>PRESCHOOL</td>
<td>Giving infants, toddlers and preschoolers a safe, nurturing environment</td>
<td>500</td>
</tr>
<tr>
<td></td>
<td>that lays a foundation for future academic achievement</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For 500 preschool children</td>
<td></td>
</tr>
<tr>
<td>AFTER SCHOOL</td>
<td>Keeping our youth engaged with curriculum-based activities after school</td>
<td>1,500</td>
</tr>
<tr>
<td></td>
<td>For 1,500 after school students</td>
<td></td>
</tr>
<tr>
<td>ACHIEVEMENT</td>
<td>Combating summer learning loss for low-income children falling behind their</td>
<td>200</td>
</tr>
<tr>
<td>GAP</td>
<td>peers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For over 200 low-income children</td>
<td></td>
</tr>
<tr>
<td>CAMP</td>
<td>Providing learning opportunities during the summer with innovative hands-</td>
<td>6,900</td>
</tr>
<tr>
<td></td>
<td>on camps that combat the “summer slide”</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For more than 6,900 campers</td>
<td></td>
</tr>
</tbody>
</table>
EARLY EDUCATION AT A GLANCE

Research shows that the achievement gap appears long before children reach kindergarten—in fact, it can become evident as early as age nine months. At-risk children are especially vulnerable and those who don’t receive a high-quality early childhood education are:

- 25% more likely to drop out of school
- 40% more likely to become a teen parent
- 50% more likely to be placed in special education
- 60% more likely to never attend college
- 70% more likely to be arrested for a violent crime

The YMCA of the North Shore’s early education programs help prevent young children from falling into those categories by giving every child a chance to learn, grow and thrive.

Infants, toddlers and preschool children are enrolled in early education programs at our Ys.

1 in 3 receive financial aid to attend.
ROSA, LUCAS AND BABY LUIS: A SMALL FAMILY FINDS BIG SUPPORT IN EARLY EDUCATION

In September, Greater Beverly YMCA Early Education Center Director Jenn Salvato received a call from a mom looking for information about the Cabot Street location’s early education program. Jenn spoke to the caller and set up a time for her to come in and tour the center as she would for any inquiry, but this time Jenn sensed something else, something in the mom’s voice that made her think… I have to help this mom.

Jenn greeted Rosa in the lobby when she arrived for her tour. Rosa was pregnant; Jenn couldn’t help but notice how exhausted she looked. As they continued the tour, Rosa began to share a little about herself. She explained that she had an older son and was pregnant with her second child. Unfortunately, the father of her children was not around. Rosa was employed and needed to support her family, but unless she found affordable childcare she would not be able to return to work after the baby was born. Jenn told her about the YMCA’s financial assistance program, gave her an application, and encouraged her to apply.

As the tour ended, Rosa became a little emotional. She said asking for help has never been easy for her. A few weeks later, Rosa called to say she received a letter stating she qualified for financial assistance. Rosa and her two children (Lucas and baby Luis) have quickly become a part of the Y Family. Lucas is learning new things every day to help prepare him for kindergarten. He is making friends and benefiting from the early education curriculum designed to get children ready for school. They attend all of the center’s family events and have earned a special place in the hearts of the entire Early Education staff.

Director Jenn Salvato said, “It’s amazing to be part of an organization that really does care about their community. Rosa is just one example of someone who needed and deserved assistance. She wants a better life for her family and is committed to working hard, so to be able to support her in our program is truly rewarding.” As a result of generous donors, dedicated and professional staff and the Y community as a whole, Rosa now has the opportunity to provide a wonderful early education experience for her children.
SUMMER LEARNING LOSS AT A GLANCE

2 months of grade level equivalency in mathematical computation skills are lost over the summer months. Low-income students also lose more than two months in reading achievement, despite the fact that their middle-class peers make slight gains (Cooper, 1996).

200 low-income children are enrolled in summer learning loss programs at our Ys.

Students who joined our Y’s summer learning loss programs improved their grade reading levels:
- Our students entering program: 1.88 Reading Level
- Typical low-income peer end of summer: 1.68 Reading Level
- Our students after six weeks: 2.04 Reading Level

By 5th Grade, the low-income child is 2.5 years behind in learning.
NOLAN’S SUMMER OF LEARNING: READING + FUN = YMCA

8 year old Nolan, a feisty boy in the third grade at the Veteran’s Memorial School in Gloucester, struggled with reading, had difficulty engaging socially and regularly pushed boundaries in terms of his behavior in class. He needed some help academically and socially, so his mother was excited to hear about the YMCA’s summer program to tackle summer learning loss while providing a fun camp experience at the same time. The program helps children from low-income households who typically fall behind without quality summer camp and activities, thus creating an achievement gap among students from different socio-economic backgrounds. Nolan’s mom hoped this program would help him stay on track while improving his academics and his social interaction.

The change in Nolan became clear as he engaged in the program. Although Nolan had some difficulty adjusting initially, he quickly settled into the routine and began to achieve more both socially and academically. Lead teacher Ms. Bailey worked diligently to engage Nolan while supporting and encouraging him every step of the way. Ms. Bailey was thrilled to see Nolan’s accomplishments over the next few weeks. He came to camp increasingly more excited to share what he was learning. He began to build friendships with the other kids, while gaining self-confidence and self-esteem.

The impact of Y programming is often reflected in the growth, enjoyment and improvement of each participant. The Cape Ann Summer Learning Program is a perfect example of how powerful Y programs can be. Throughout the 6-week program, Nolan advanced his reading level by 2 months. When the next school year began, Nolan was prepared to tackle his school work head on. Nolan’s story is a true testament to the program’s success. His parents were thrilled to see how much he benefited from participating and expressed their appreciation with this message to the Program Director.

“I just want to thank you and your amazing staff for all of your hard work! This program has helped my son in so many ways beyond reading: It has challenged him socially and physically and has done wonders for his self-esteem and confidence. We started the summer with him not wanting to go, and very shortly into it, he was asking to stay until 6pm! I am so grateful to everyone involved in this program, I know it was a collaboration made up of many sponsors, but your staff is the heart and soul of the program. I just can’t thank you enough for this opportunity!”
AFTER SCHOOL AT A GLANCE

81% of adolescents in high-quality after school programs report they do not participate in risky behaviors.

1,500 children and teens are enrolled in after school programs at our Ys.

Low-income children enrolled in high-quality after school programs show improved math scores.

47% of children and teens enrolled in our after school programs receive financial assistance or a subsidy.
SALEM AFTER SCHOOL PROGRAM NURTURES GROWING MINDS; CONNECTS FAMILIES TO SUPPORT

The Y’s after school program plays a critical role in the education of elementary and middle school students. This program acts as an extension of the school day, with a specifically designed curriculum including innovative educational offerings, healthy snacks and fun physical activities. Designed to engage kids after the school bell rings, after school care provides a place where kids can learn, connect with others and stay active.

Perhaps more importantly, the after school environment can give some kids a place to feel comfort, support and a sense of normalcy when things in life are more difficult. In Salem, providing a crucial resource for families from low-income households or families in transition remains central to the after school programs. Kristen, who is recovering from addiction, is thrilled that her children can attend the after school program at the Salem Y and shared, “The YMCA has been a great support for me and my family. I am a single mother of three and now that my kids can be part of the Y, my life has become so much more manageable. I’m able to work and know that my kids are in a safe environment. I’ve even been starting my mornings by working out in the fitness center to have a clear head for the day.”

This is a great example of how the after school program’s holistic approach to children impacts the whole family—helping children helps the family and vice versa. Creating a consistent and stable place where children feel safe is an important piece to bridging the gap between what children need and what resources are available to them. At the core of the Y’s mission is its dedication to youth development and with that dedication comes a relentless commitment to giving all children a chance to thrive.
SUMMER CAMP

HOW YMCA CAMP BRINGS FUN AND LEARNING TOGETHER.

CAMP AT A GLANCE

63% of all children who learn new activities at camp will sustain an interest in those activities after camp is over.

Children gain weight 2–3 times faster over the summer than during the school year.

6,900 campers attend camp programs at our Ys.

23% of campers in our Y camp programs receive financial assistance or a subsidy.
CAMPERS HARVEST A BETTER UNDERSTANDING OF NUTRITION

In an effort to combat childhood hunger, three YMCA of the North Shore locations participated in a free Summer Food Program, funded by a generous grant from the Walmart Foundation. At the Haverhill YMCA, this meant purchasing a Community Supported Agriculture (CSA) share from White Cedar Farm in East Kingston, NH and working with the farm to give kids a fun, interactive agricultural learning experience.

Every week, a different group of children from Camp Tricklin’ Falls visited White Cedar Farm to help with planting, weeding, harvesting, feeding the animals and even organizing crops to be distributed to local farmers’ markets. Several children were given the opportunity to go into the farm stand and help pick out vegetables to bring back to camp and to take home to their families. Kat Moser, Camp Tricklin’ Falls Director, says, “It was so exciting for our kids, we would take the crops back to camp, wash and slice them and then share them around camp for everyone to have as their afternoon snack. Each camper that visited the farm that week was also able to go home with some delicious fresh vegetables.”

During each visit, farmer Lis Schneider would create a learning experience for the kids based on the camper’s age group and what needed to be done on the farm that week. Lessons ranged from how to plant properly, the best time to harvest based on the crop, how to care for farm animals and the importance of healthy foods to fuel their bodies. Joel, a returning camper said, “It was so fun to see the animals, plant some seeds and eat the food we picked! Helping Farmer Lis was awesome.” His mom agreed, “My son Joel was so excited to come home to tell me what he learned from the farm visits. Not only was he proud of what he grew, it encouraged him to eat vegetables he hadn’t tried before. He had so much fun he didn’t realize how much he was learning. It was an amazing experience for him!”

Through partnerships and collaborations like the one with White Cedar Farm, the Y is able to give kids a hands-on opportunity to learn about healthy eating and nutrition. Through this real world experience on the farm, children were able to gain a better understanding of how the food system works and the importance of supporting local farmers that work tirelessly to bring healthy options to our tables.
# 2014 Financial Statements

## Statement of Activities
### Year End 2014 (Unaudited)

### Support:
- **Annual Campaign**: $1,128,380
- **United Way**: $155,668
- **Other contributions & special events (net)**: $1,267,861
- **Total Support**: $2,551,909

### Revenue:
- **Program fees, including camps**: $6,979,434
- **Residence fees and facility rentals**: $1,706,982
- **Membership dues and joiner fees**: $13,126,569
- **Childcare contracts and fees**: $12,525,273
- **Grant revenue**: $501,433
- **Investment income used in operations**: $233,554
- **Financial Assistance**: $(2,573,523)
- **Total Revenue**: $32,499,722

### Expenses:
- **Salaries, wages and personnel costs**: $21,986,333
- **Contract and professional services**: $665,503
- **Supplies, telephone and postage**: $621,345
- **Occupancy, transportation & related costs**: $3,855,280
- **Debt service and financing costs**: $571,534
- **Depreciation and amortization**: $2,588,032
- **Bad Debt expense**: $126,668
- **Other costs and expenses**: $3,008,634
- **Total Expenses**: $33,423,329

### Other Revenues (Expenses):
- **Capital contributions**: $2,352,165
- **Provision for uncollectible pledges**: $(38,969)
- **Change in Cash Surrender Value**: $52,969
- **Change in Beneficial Interest in Trust**: $6,500
- **Investment income**: $540,083
- **Net realized & unrealized losses on investments**: $49,131
- **Total other revenue (expenses)**: $2,961,879

### Total Support and Revenue:
- **Total Support and Revenue**: $35,051,631

## Statement of Financial Position
### Year End 2014 (Unaudited)

### Assets:
- **Cash and cash equivalents**: $624,679
- **Accounts receivable**: $1,200,412
- **Pledge receivables**: $2,023,917
- **Investments**: $7,446,433
- **Property, plant and equipment, net of accumulated depreciation**: $49,566,648
- **Other assets**: $8,472,279
- **Total Assets**: $69,334,368

### Liabilities and Net Assets:
- **Accounts payable, accrued expenses**: $2,150,737
- **Deferred revenue**: $910,586
- **Capital lease obligations**: $156,806
- **Bonds and other long-term financings**: $15,442,218
- **Total Liabilities**: $18,660,347
- **Total Net Assets**: $50,674,021

## Statement of Cash Flow
### Year End 2014 (Unaudited)

### Cash Flows from Operating Activities:
- **Change in net assets/members’ equity**: $4,590,181
- **Depreciation and amortization**: $2,588,032
- **Decrease in accounts payable and accrued expenses**: $(523,864)
- **Other cash flow decreases from operating activities**: $(903,036)
- **Total net cash provided by operating activities**: $5,751,313

### Cash Flows from Investing Activities:
- **Acquisition of property and equipment**: $(2,110,661)
- **Decrease in construction payable**: $(2,699,115)
- **Other cash flow decreases from investing activities**: $(292,272)
- **Net cash used in financing activities**: $(5,102,048)

### Cash Flows from Financing Activities:
- **Principal payments on Bond, capital leases and other debt**: $(2,138,550)
- **Net increase in cash and cash equivalents**: $(1,489,285)

### Net assets, beginning of year:
- **Beginning of year**: $2,113,964

### Net assets, end of year:
- **End of year**: $624,679
YMCA OF THE NORTH SHORE LEADERSHIP

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ROSEMARY FRENCH
JOHN L. GOOD, III, President
MARY GRANT

* Local YMCA Board President

Each of the seven local YMCAs has local board leadership. An additional 120 volunteers represent their local communities.

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Len Femino
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Mary Guay
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Heidi Hanson
Chris Hemsey
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Andrea Kantaros
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David Kagan
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Seth Moulton
Maura Murphy
Rev. Deborah Phillips
Betsy Sargent
Brenda Smith
Gary Stigwolt
Christine B. Sullivan
Stanley Usovicz
Sarah Wheeler-Gaddipati
James Zisson
MAKE A GIFT TO THE Y THAT PAYS YOU INCOME

A life income gift is an arrangement that provides you and/or others with income and leaves a gift for charity in the future. Creating a charitable gift annuity with the Y is a great way to support your community while also taking care of yourself or loved ones and provides tax savings.

Making a planned gift to the Y can give you the satisfaction of knowing that your legacy will support disadvantaged kids, families and individuals, for generations to come.

Current CGA rates* for a single life beneficiary:

<table>
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<th>Age</th>
<th>Annuity Rate</th>
<th>Annual Income</th>
<th>Income Tax Deduction</th>
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<tr>
<td>65</td>
<td>4.7%</td>
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<td>70</td>
<td>5.1%</td>
<td>$510</td>
<td>$3,798</td>
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<tr>
<td>75</td>
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<td>$580</td>
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<tr>
<td>80</td>
<td>6.8%</td>
<td>$680</td>
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<tr>
<td>85</td>
<td>7.8%</td>
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</table>

*Based on a $10,000 cash gift and a 1.8% IRS discount rate.

To learn more contact the Planned Giving office: plannedgiving@northshoreymca.org 978.922.0990 www.northshoreymca.org/plannedgiving
2014 DONORS

Donors listed have supported the YMCA with a 2014 pledge or contribution(s) to help fund two important efforts – The Y’s Financial Assistance Program and/or special Y initiatives and programs that further the Y’s mission.

Mission Partners $100,000+

Mr. Ralph Bates
Mr. & Mrs. William Casey
Cummings Foundation
Fidelity Charitable Gift Fund
Mr. Bruce A. Gradwohl
Lucia & Don Greenough
Institution for Savings
Mr. & Mrs. Ralph James
Mr. & Mrs. Michael Jones
The Loring Family...In Memory of Rosemary M. & Caleb Loring Jr.
Mr. & Mrs. David McKechnie North Shore United Way
Mrs. Anne Seaver

Strategic Partners $50,000-$99,999

Blue Vase Marketing –
City of Gloucester -
Community Development
Mr. & Mrs. Donat Fournier
Mr. Michael Sciucco, Esq.
Shatswell MacLeod
YMCA of the USA, Regrant

Platinum Triangle $25,000-$49,999+

Addison Gilbert & Beverly Hospitals, members of Lahey Health
Trish & Gerry Beauchamp
Danversbank Charitable Foundation
Mr. & Mrs. Edward Dick
Mr. & Mrs. Bruce Herring
Glen & Mary Helen MacLeod
North Shore Medical Center
Mr. & Mrs. Michael Ryan
The Boston Foundation
United Way Massachusetts Bay & Merrimack Valley
Mr. & Mrs. James Warner

Gold Triangle $20,000-$24,999

City of Gloucester
Gate 3 Design, Inc.

Silver Triangle $10,000-$19,999

Beverly Bank
Beverly State Bank
Mr. & Mrs. Chris Bouton
Mr. & Mrs. Thomas Brown
Cabet Wealth Management
City of Salem Board of Commissioners
Trust Fund

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Mr. & Mrs. Jim Cornacchio
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Griffin-White Foundation, Inc.
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Leah, Jeff Koeb
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Mrs. Rose C. Morgan
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Nutter, McClennen & Fish, LLP
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Pepsi Bottling Group
Mr. Leslie S. Ray & Ms. Katherine Ray
Mr. & Mrs. Heaton Robertson
John & Gabrielle Rogers
Rotary Club of Beverly
Lisa & Paul Sacksman
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Mr. Colin Brennan & Ms. Sandra Moors
Nancy A. Millet Fund
New England Fitness Distributors
Ms. Elizabeth O’Connor & Mr. Kevin Burke
Precor, Inc.
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Marjorie & Rich Robb
The Robb Family
Rotary Club of Marblehead
Salem Five Charitable Foundation, Inc.
Schlichte and Johnstone P.C.
Schwab Charitable Fund
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Mr. & Mrs. Edward T. Sheehan
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The Caleb C. and Julia W. Dula Educational Foundation
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Timberline Enterprises Inc.
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Mr. Christopher White
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